AMENDMENT TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Currently Amended) A system for facilitating electronic commerce among users, a service provider and vendors, wherein each user has established a primary account with the service provider, the system comprising:

a plurality of vendor computers, each vendor computer programmed to provide a website at which a user at a user device may purchase goods or services;

a service provider computer at which the user has established a primary account, the service provider computer programmed to permit the user to establish a sub-account under the primary account, the primary account and sub-account having a prepaid value in the form of electronic tokens, wherein the user may specify a subset of the plurality of vendor computers that are the only vendor computers from which purchases may be made using the sub-account; and

a communications network enabling the user device to communicate with the plurality of vendor computers.

2.   (Currently Amended) The system of claim 1 wherein the service provider computer is programmed to permit the user of the primary account to transfer ~~funds~~ electronic tokens to the sub-account from the primary account~~, a credit card or a bank transfer~~.

3.   (Original) The system of claim 1 wherein the service provider computer is programmed to permit the user to specify a plurality of authorized users for the sub-account.

4.   (Currently Amended) The system of claim 1 wherein the service provider computer is programmed to permit the user to specify a spending limit for the sub-account per transaction, per day, per week, and per month.

5.   (Original) The system of claim 1 wherein the service provider computer is programmed to permit the user to authorize the sub-account to establish a further sub-account subordinate to the sub-account.

6.   (Currently Amended) The system of claim 1 wherein the service provider computer is programmed to permit the user to authorize the sub-account to independently ~~add funds~~ <u>transfer electronic tokens to the sub-account</u>.

7.   (Original) The system of claim 1 wherein the service provider computer is programmed to permit a user of the sub-account to modify secured information of the sub-account.

8.   (Currently Amended) The system of claim 1 wherein the service provider computer is programmed to permit the user to configure the sub-account to automatically add funds to the sub-account during a transaction if a balance of the sub-account falls below a minimum balance<u>, wherein the balance of the sub-account is automatically brought up to a predetermined amount associated with the sub-account</u>.

9.   (Original) The system of claim 1 wherein the service provider computer is programmed to send a notification to the user of the primary account on a periodic basis, wherein the notification lists all transactions of the sub-account.

10.   (Previously Presented) The system of claim 1 wherein the service provider computer is programmed to send a notification to the user of the primary account when predetermined types of transactions are made in the primary account or in the sub-account.

11.   (Original) The system of claim 1 wherein the service provider computer is programmed to send a notification to the user of the primary account, the notification including a link that the user may activate to lock the sub-account.

12.   (Withdrawn) A method for a service provider to facilitate electronic commerce among users, the service provider and vendors, wherein each user has established a primary account with the service provider, the method comprising:

providing a website with which a plurality of vendor may register to sell goods and services to registered users of the service provider, each vendor having a website at which users may identify items for purchase;

providing to the user of the primary account an interface to a service provider computer at which the user may establish a sub-account under the primary account, the user specifying a subset of the plurality of vendors from which purchases may be made using the sub-account.

13.   (Withdrawn) The method of claim 12 further comprising enabling the user of the primary account to transfer funds to the sub-account from the primary account, a credit card or a bank transfer.

14.   (Withdrawn) The method of claim 12 further comprising enabling the user to specify a plurality of authorized users for the sub-account.

15.   (Withdrawn) The method of claim 12 further comprising enabling the user to specify a spending limit for the sub-account.

16.   (Withdrawn)   The method of claim 12 further comprising enabling the user to authorize the sub-account to establish a further sub-account subordinate to the sub-account.

17.   (Withdrawn)   The method of claim 12 further comprising enabling the user to authorize the sub-account to independently add funds.

18.   (Withdrawn)   The method of claim 12 further comprising enabling a user of the sub-account to modify secured information for the sub-account.

19.   (Withdrawn)   The method of claim 12 further comprising enabling the user to configure the sub-account to automatically add funds to the sub-account during a transaction if a balance of the sub-account falls below a minimum balance.

20.   (Withdrawn)   The method of claim 12 further comprising sending a notification to the user of the primary account on a periodic basis, the notification listing all transactions of the sub-account.

21.   (Withdrawn) The method of claim 12 further comprising sending a notification to the user of the primary account on a transaction-specific basis.

22.　　(Withdrawn)　The method of claim 12 further comprising sending a notification to the user of the primary account, the notification including a link that the user may activate to lock the sub-account.

23.　　(Withdrawn)　The method of claim 12 further comprising, after a purchase transaction is authorized, debiting the sub-account by the purchase price.

24.　　(Withdrawn)　The method of claim 12 further comprising, after a purchase transaction is authorized, crediting a vendor account for the purchase price less any service charges payable to the service provider by the vendor.